

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: Michael R. Lindsay and Lorraine J. Lindsay

Debtors

JPMorgan Chase Bank, National Association,  
Movant,

v.

Michael R. Lindsay and Lorraine J. Lindsay,  
Respondents/Debtors,  
and  
Ronda J. Winnecour, Trustee,  
Additional Respondent.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
10-27472/JKF

Hearing Date and Time: 12/20/10, at  
2:00PM

Docket #: \_\_\_\_\_

Related to Doc # 10

**OBJECTION OF JPMORGAN CHASE BANK, NATIONAL ASSOCIATION TO  
CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN OF REORGANIZATION**

JPMorgan Chase Bank, National Association, by and through its counsel, Shapiro & DeNardo, LLC, hereby objects to the confirmation of Debtors' Chapter 13 Plan, and in support thereof, avers as follows:

1. On or about October 21, 2010, Debtors filed a voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code.

2. Debtors' proposed plan calls for the payment to Movant of arrearages in the amount of \$0.00 to be paid to the Trustee through the Plan.

3. On or about December 2, 2010, Movant filed a Proof of Claim citing arrears in the amount of \$14,342.11, and a total claim in the amount of \$60,419.04.

4. Movant holds an allowed claim, secured only by Debtors' real estate located at 1029 Raven Drive, Pittsburgh, PA 15243.

5. In addition, Debtors' Proposed Plan lists the monthly post petition payment as \$0.00. However, the post petition monthly payment amount is currently \$584.62, as referenced on the Proof of Claim.

6. The Plan is insufficiently funded to pay Movant its claim in full.

7. The Plan fails to comply with 11 U.S.C. § 1322.

8. The Plan fails to comply with 11 U.S.C. § 1325.

9. The Court must deny confirmation of Debtors' Chapter 13 Plan.

WHEREFORE, JPMorgan Chase Bank, National Association respectfully requests that confirmation of the Debtors' Plan be denied, that Debtors' bankruptcy petition be dismissed with prejudice; and for such other relief as this Court deems appropriate.

Respectfully submitted,

Dated: December 13, 2010

S&D File #:09-036812

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